

# CONSUMER ADVISORY

December 2009

By Attorney General Tom Miller

## Consumer Tips for Holiday Shoppers

The holiday shopping season is by far the busiest time of year for most shoppers and retail stores -- and the season also generates more than its share of consumer problems. Why? Most likely, it's because of the sheer volume of purchases, because many consumers are in a rush, and because people will make more gift returns and exchanges than during other seasons. It's a very important time to be a smart shopper.

### How to avoid consumer problems:

**Buying Online:** Be sure to shop with reputable companies. Make sure the seller lists an address or toll-free number, just in case you have a problem. Be sure purchases are refundable in case you are not satisfied. Get all details in advance on shipping and handling fees, refund and return policies, and complaint procedures. Use only "secure" web sites (indicated by a web address beginning "https"). Update your anti-virus software before shopping online. Pay by credit card (not by check or debit card) so you can dispute the bill if necessary. Print out and keep records of your purchase. Find more tips on "Web" shopping at [www.iowaAttorneyGeneral.gov](http://www.iowaAttorneyGeneral.gov) (click on "consumer protection"), or at [www.FTC.gov](http://www.FTC.gov).

**Returns and "layaways":** Be sure to know a store's policy on returns and layaways *before* you make a purchase, especially in these times of tighter credit. **Remember, there is no state law that requires stores to give a refund, exchange, or credit for merchandise returned or taken off layaway -- unless the store advertises that it accepts such returns and refunds.** (Consumers also may seek a refund, exchange or credit if an article is defective or was misrepresented.) Remember, Iowa's three-day-right-to-cancel law only applies to door-to-door sales, or sales made away from a seller's usual place of business. In short, most refund and layaway policies are up to individual retailers.

**Receipts:** *Always keep receipts.* Most stores will not make refunds without them.

**Mail orders:** If you order gifts by mail, telephone, fax, or on the Internet, you have certain protections. Federal law requires the seller to ship your purchase within the time stated by the seller. If no shipping time is stated, the company should ship your order within 30 days after receiving it. If there is a delay, the seller must notify you, give you a chance to cancel your order, and send a full refund if you choose to cancel. Don't send cash. The safest way to pay for mail order purchases is by credit card.

**Gift cards and certificates:** If you're thinking of buying a gift card, check the store's policy. Find out if the store will give a credit or cash return if the purchase price is less than the value of the gift card or certificate, and check any other terms on the card.

To file a complaint or get more information, contact the Consumer Protection Division, Hoover Bldg., Des Moines, IA 50319. Call 515-281-5926, or toll-free at 1-888-777-4590. On the web: [www.iowaAttorneyGeneral.gov](http://www.iowaAttorneyGeneral.gov). *Have a wonderful holiday season.*